Table I.D.1.c(2014) Average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2014

Case Case					u 0				
United States 15,588 14,993 14,965 14,366 16,233 16,392 14,723 16,068 Industry group ** Agric., fish., forest.	Characteristics	Total	Less than	10-24	25-99 employees	100-999 employees	1000 or	Less than	50 or more
Industry group ** Agric., fish., forest.			employees	ompioyees	op.oyooo	omployees			ompioyooo
Agric, fish, forest. -	United States	15,588	14,993	14,963	14,366	16,233	16,392	14,723	16,068
Mining and manufacturing	Industry group **								
Construction	Agric., fish., forest.								
Utilities and transp. 13,782 .	Mining and manufacturing	17,026			13,030	18,575	17,962	14,077	17,903
Wholesale trade 17,162 18,427 13,323 18,727 Fin. svs. and real estate 16,600 12,718 17,919 18,054 16,223 16,778 Retail Itrade 14,835 14,743 14,239 15,477 Professional services 16,333 16,409 15,767 15,788 15,103 17,965 15,588 16,708 Other services 14,065 15,554 14,957 16,343 15,104 15,603 11,0465 16,473 16,384 14,537 16,014 Ownership For profit, incorporated 15,401 15,609 16,444 15,490 14,929 14,519 15,823 14,837 Nonprofit 16,365 11,879 - 15,505 16,842 17,252 14,592 16,718 Age of firm Less than 5 years 14,823 - - - - - 13,792 - Ess than 5 years <td>Construction</td> <td>12,683</td> <td></td> <td></td> <td>11,740</td> <td></td> <td></td> <td>14,019</td> <td>10,923</td>	Construction	12,683			11,740			14,019	10,923
Fin. svs. and real estate 16,600 12,718 17,919 18,054 16,223 16,775 Retail trade 14,835 14,743 14,239 15,477 Frofessional services 16,333 16,409 15,767 15,788 15,103 17,965 15,588 16,708 Other services 14,065 15,554 14,957 16,433 15,348 11,762 15,373 13,043 Ownership For profit, incorporated 15,483 15,105 14,739 14,065 16,173 16,384 14,537 16,014 For profit, unincorporated 15,401 15,609 16,444 15,490 14,929 14,519 15,823 14,837 Nonprofit 16,365 11,879 15,505 16,842 17,252 14,592 16,781 Age of firm Less than 5 years 14,823 13,792 59 years 12,848 11,959 11,071 12,790 11,873 14,350 10-19 years 15,528 14,623 16,892 13,090 17,586 20,437 15,287 15,877 20 or more years 16,026 16,857 15,036 15,342 16,025 16,363 15,504 16,206 Multi/single status 2 or more locations 16,793 16,093 17,628 16,512 15,998 16,828 1 location only 14,413 15,158 14,642 13,912 14,112 14,643 13,959 17,657 25-49 % 16,073 18,110 17,244 13,780 17,857 50-74 % 16,073 18,110 17,244 13,780 17,857 50-74 % 14,585 14,570 14,889 15,381 12,707 15,307 14,188 75% or more locations 15,592 15,308 14,813 14,242 16,179 17,287 14,868 16,150 Union presence No union employees 15,504 15,504 16,562 15,547 13,306 15,861 Unknown 15,504 16,562 15,547 13,306 15,861 Unknown 15,504 18,357 25-49 % 15,504 14,570	Utilities and transp.	13,782							
Retail trade	Wholesale trade	17,162					18,427	13,323	18,727
Professional services 16,333 16,409 15,767 15,788 15,103 17,965 15,588 16,708 Other services 14,065 15,554 14,957 16,433 15,103 17,965 15,373 13,043 Ownership For profit, incorporated 15,483 15,105 14,739 14,065 16,173 16,384 14,537 16,014 For profit, unincorporated 15,401 15,609 16,444 15,490 14,929 14,519 15,623 14,837 Nonprofit 16,365 11,879 15,505 16,842 17,252 14,592 16,781 Age of firm Less than 5 years 14,823 13,792 11,873 14,352 14,672 15,503 15,586 20,437 15,287 15,877 20 rowspans 15,528 14,623 16,892 13,090 17,586 20,437 15,287 15,877 20 rowspans 16,026 16,887 15,	Fin. svs. and real estate	16,600			12,718	17,919	18,054	16,223	16,775
Other services 14,065 15,554 14,957 16,433 15,348 11,762 15,373 13,043 Ownership For profit, incorporated 15,483 15,105 14,739 14,065 16,173 16,384 14,537 16,014 For profit, unincorporated 15,401 15,609 16,444 15,490 14,929 14,519 15,823 14,837 Nonprofit 16,365 11,879 15,505 16,842 17,252 14,592 16,781 Age of firm Less than 5 years 14,823 13,792 5-9 years 12,848 11,959 11,071 12,790 11,873 14,350 10-19 years 15,528 14,623 16,892 13,090 17,586 20,437 15,287 15,877 20 or more years 16,026 16,857 15,036 15,342 16,025 16,363 15,504 16,288 1 location only 14,413 15,158	Retail trade	14,835					14,743	14,239	15,477
Ownership For profit, incorporated 15,483 15,105 14,739 14,065 16,173 16,384 14,537 16,014 For profit, unincorporated 15,401 15,609 16,444 15,490 14,929 14,519 15,823 14,837 Nonprofit 16,365 11,879 15,505 16,842 17,252 14,592 16,781 Age of firm Less than 5 years 14,823 11,873 14,359 10-19 years 15,528 14,623 16,892 13,090 17,586 20,437 15,287 15,877 20 or more years 16,026 16,857 15,036 15,342 16,025 16,363 15,504 16,206 Multi/single status 2 or more locations 16,793 16,093 17,628 16,512 15,998 16,828 1 location only 14,413 15,158 14,642 13,912 14,112 14,643 13,9	Professional services	16,333	16,409	15,767	15,788	15,103	17,965	15,588	16,708
For profit, incorporated	Other services	14,065	15,554	14,957	16,433	15,348	11,762	15,373	13,043
For profit, unincorporated 15,401 15,609 16,444 15,490 14,929 14,519 15,823 14,837 Nonprofit 16,365 11,879 15,505 16,842 17,252 14,592 16,781 Age of firm Less than 5 years 14,823 13,792 5-9 years 12,848 11,959 11,071 12,790 11,873 14,350 10-19 years 15,528 14,623 16,892 13,090 17,586 20,437 15,287 15,877 20 or more years 16,026 16,857 15,036 15,342 16,025 16,363 15,504 16,206 Multi/single status 2 or more locations 16,793 16,093 17,628 16,512 15,998 16,828 1 location only 14,413 15,158 14,642 13,912 14,112 14,643 13,958 Percent full-time employees Less than 25% 16,564 18,110 17,244 13,780 17,857 50-74 % 16,562 15,308 14,813 14,242 16,231 16,613 14,732 16,153 Union presence No union employees 15,592 15,310 15,069 14,242 16,179 17,287 14,868 16,150 Unknown 15,759 16,022 Percent low-wage employees 50% or more low-wage 12,389 12,635 13,296 14,562 11,815 11,198 13,221	Ownership								
Nonprofit 16,365 11,879 - 15,505 16,842 17,252 14,592 16,781 Age of firm Less than 5 years 14,823 13,792 - 5-9 years 12,848 11,959 11,071 12,790 11,873 14,350 10-19 years 15,528 14,623 16,892 13,090 17,586 20,437 15,287 15,877 20 or more years 16,026 16,857 15,036 15,342 16,025 16,363 15,504 16,206 Multi/single status 2 or more locations 16,793 16,093 17,628 16,512 15,998 16,828 1 location only 14,413 15,158 14,642 13,912 14,112 - 14,643 13,958 Percent full-time employees Less than 25% 16,073 18,110 17,244 13,780 17,857 25-49 % 16,073 14,899 15,381 12,707 15,307 14,188 75% or more 15,652 15,308 14,813 14,242 16,231 16,613 14,732 16,153 Union presence No union employees 15,654 16,069 14,242 16,179 17,287 14,868 16,150 15,861 Unknown 15,759 16,052 15,547 13,306 15,861 Unknown 15,759 16,562 15,547 13,306 15,861 Unknown 15,759 16,023 16,022	For profit, incorporated	15,483	15,105	14,739	14,065	16,173	16,384	14,537	16,014
Age of firm Less than 5 years 14,823 13,792 5-9 years 12,848 11,959 11,071 12,790 11,873 14,350 10-19 years 15,528 14,623 16,892 13,090 17,586 20,437 15,287 15,877 20 or more years 16,026 16,857 15,036 15,342 16,025 16,363 15,504 16,206 Multi/single status 2 or more locations 16,793 16,093 17,628 16,512 15,998 16,828 1 location only 14,413 15,158 14,642 13,912 14,112 14,643 13,958 Percent full-time employees Less than 25% 16,564 18,110 17,244 13,780 17,857 25-49 % 16,073 14,889 15,381 12,707 15,307 14,188 75% or more 15,652 15,308 14,813 14,242 16,231 16,613 14,732 16,153 Union presence No union employees 15,504 16,562 15,547 13,306 15,861 Unknown 15,759 16,023 16,022 Percent low-wage employees 50% or more low-wage 12,389 12,635 13,296 14,562 11,815 11,198 13,221	For profit, unincorporated	15,401	15,609	16,444	15,490	14,929	14,519	15,823	14,837
Less than 5 years 14,823 13,792 5-9 years 12,848 11,959 11,071 12,790 11,873 14,350 10-19 years 15,528 14,623 16,892 13,090 17,586 20,437 15,287 15,877 20 or more years 16,026 16,857 15,036 15,342 16,025 16,363 15,504 16,206 Multi/single status 2 or more locations 16,793 16,093 17,628 16,512 15,998 16,828 1 location only 14,413 15,158 14,642 13,912 14,112 14,643 13,958 Percent full-time employees Less than 25% 16,073 18,110 17,244 13,780 17,857 50-74% 14,585 14,570 14,889 15,381 12,707 15,307 14,188 75% or more 15,652 15,308 14,813 14,242 16,231 16,613 14,732 16,153 Union presence No union employees 15,504 16,562 15,547 13,306 15,861 Unknown 15,759 12,839 12,635 13,296 14,562 11,815 11,198 13,221 Percent low-wage employees 50% or more low-wage 12,389 12,635 13,296 14,562 11,815 11,198 13,221	Nonprofit	16,365	11,879		15,505	16,842	17,252	14,592	16,781
5-9 years 12,848 11,959 11,071 12,790 11,873 14,350 10-19 years 15,528 14,623 16,892 13,090 17,586 20,437 15,287 15,877 20 or more years 16,026 16,857 15,036 15,342 16,025 16,363 15,504 16,206 Multi/single status 2 or more locations 16,793 16,093 17,628 16,512 15,998 16,828 1 location only 14,413 15,158 14,642 13,912 14,112 14,643 13,958 Percent full-time employees Less than 25% 16,073 18,110 17,244 13,780 17,857 25-49 % 16,073 18,110 17,244 13,780 17,857 50-74 % 14,585 14,570 14,889 15,381 12,707 15,307 14,188 75% or more 15,652 15,308 14,813 14,242 16,231 16,613 14,732 16,153 Union presence No union employees 15,504 16,562 15,547 13,306 15,861 Unknown 15,759 16,022 Percent low-wage employees 50% or more low-wage 12,389 12,635 13,296 14,562 11,815 11,198 13,221	Age of firm								
10-19 years 15,528 14,623 16,892 13,090 17,586 20,437 15,287 15,877 20 or more years 16,026 16,857 15,036 15,342 16,025 16,363 15,504 16,206	Less than 5 years	14,823						13,792	
20 or more years 16,026 16,857 15,036 15,342 16,025 16,363 15,504 16,206 Multi/single status 2 or more locations 16,793 16,093 17,628 16,512 15,998 16,828 1 location only 14,413 15,158 14,642 13,912 14,112 14,643 13,958 Percent full-time employees Less than 25% 16,564 18,110 17,244 13,780 17,857 25-49 % 16,073 18,110 17,244 13,780 17,857 50-74 % 14,585 14,570 14,889 15,381 12,707 15,307 14,188 75% or more 15,652 15,308 14,813 14,242 16,231 16,613 14,732 16,153 Union presence No union employees 15,592 15,310 15,069 14,242 16,179 17,287 14,868 16,150 Has union employees 15,504 16,562 15,547 13,306 15,861 Unknown 15,759 13,296 14,562 11,815 11,198 13,221	5-9 years	12,848	11,959	11,071	12,790			11,873	14,350
20 or more years 16,026 16,857 15,036 15,342 16,025 16,363 15,504 16,206 Multi/single status 2 or more locations 16,793 16,093 17,628 16,512 15,998 16,828 1 location only 14,413 15,158 14,642 13,912 14,112 14,643 13,958 Percent full-time employees Less than 25% 16,564 18,110 17,244 13,780 17,857 25-49 % 16,073 18,110 17,244 13,780 17,857 50-74 % 14,585 14,570 14,889 15,381 12,707 15,307 14,188 75% or more 15,652 15,308 14,813 14,242 16,231 16,613 14,732 16,153 Union presence No union employees 15,592 15,310 15,069 14,242 16,179 17,287 14,868 16,150 Has union employees 15,759 16,562 15,547 13,306 15,861 Unknown 15,759 -	10-19 years	15,528	14,623	16,892	13,090	17,586	20,437	15,287	15,877
2 or more locations 16,793 16,093 17,628 16,512 15,998 16,828 1 location only 14,413 15,158 14,642 13,912 14,112 14,643 13,958 Percent full-time employees Less than 25% 16,564 18,357 25-49 % 16,073 18,110 17,244 13,780 17,857 50-74 % 14,585 14,570 14,889 15,381 12,707 15,307 14,188 75% or more 15,652 15,308 14,813 14,242 16,231 16,613 14,732 16,153 Union presence No union employees 15,592 15,310 15,069 14,242 16,179 17,287 14,868 16,150 Has union employees 15,504 16,023 16,022 Percent low-wage employees 50% or more low-wage 12,389 12,635 <	20 or more years	16,026	16,857	15,036	15,342	16,025		15,504	16,206
Percent full-time employees Less than 25% 16,564	Multi/single status								
Percent full-time employees Less than 25% 16,564 18,357 25-49 % 16,073 14,889 15,381 12,707 15,307 14,188 50-74 % 14,585 14,570 14,889 15,381 12,707 15,307 14,188 75% or more 15,652 15,308 14,813 14,242 16,231 16,613 14,732 16,153 Union presence No union employees 15,592 15,310 15,069 14,242 16,179 17,287 14,868 16,150 Has union employees 15,504 16,562 15,547 13,306 15,861 Unknown 15,759 16,562 15,547 13,306 15,861 Unknown 25,759 12,635 13,296 14,562 11,815 11,198 13,221	2 or more locations	16,793			16,093	17,628	16,512	15,998	16,828
Less than 25% 16,564 18,357 25-49 % 16,073 18,110 17,244 13,780 17,857 50-74 % 14,585 14,570 14,889 15,381 12,707 15,307 14,188 75% or more 15,652 15,308 14,813 14,242 16,231 16,613 14,732 16,153 Union presence No union employees 15,592 15,310 15,069 14,242 16,179 17,287 14,868 16,150 Has union employees 15,504 16,562 15,547 13,306 15,861 Unknown 15,759 16,023 16,022 Percent low-wage employees 50% or more low-wage 12,389 12,635 13,296 14,562 11,815 11,198 13,221	1 location only	14,413	15,158	14,642	13,912	14,112		14,643	13,958
25-49 % 16,073 18,110 17,244 13,780 17,857 50-74 % 14,585 14,570 14,889 15,381 12,707 15,307 14,188 75% or more 15,652 15,308 14,813 14,242 16,231 16,613 14,732 16,153 Union presence No union employees 15,592 15,310 15,069 14,242 16,179 17,287 14,868 16,150 Has union employees 15,504 16,562 15,547 13,306 15,861 Unknown 15,759 16,022 Percent low-wage employees 50% or more low-wage 12,389 12,635 13,296 14,562 11,815 11,198 13,221	Percent full-time employees								
50-74 % 14,585 14,570 14,889 15,381 12,707 15,307 14,188 75% or more 15,652 15,308 14,813 14,242 16,231 16,613 14,732 16,153 Union presence No union employees 15,592 15,310 15,069 14,242 16,179 17,287 14,868 16,150 Has union employees 15,504 16,562 15,547 13,306 15,861 Unknown 15,759 16,023 16,022 Percent low-wage employees 50% or more low-wage 12,389 12,635 13,296 14,562 11,815 11,198 13,221	Less than 25%	16,564							18,357
75% or more 15,652 15,308 14,813 14,242 16,231 16,613 14,732 16,153 Union presence No union employees 15,592 15,310 15,069 14,242 16,179 17,287 14,868 16,150 Has union employees 15,504 16,562 15,547 13,306 15,861 Unknown 15,759 16,023 16,022 Percent low-wage employees 50% or more low-wage 12,389 12,635 13,296 14,562 11,815 11,198 13,221	25-49 %	16,073				18,110	17,244	13,780	17,857
Union presence No union employees 15,592 15,310 15,069 14,242 16,179 17,287 14,868 16,150 Has union employees 15,504 16,562 15,547 13,306 15,861 Unknown 15,759 16,022 Percent low-wage employees 50% or more low-wage 12,389 12,635 13,296 14,562 11,815 11,198 13,221	50-74 %	14,585	14,570		14,889	15,381	12,707	15,307	14,188
No union employees 15,592 15,310 15,069 14,242 16,179 17,287 14,868 16,150 Has union employees 15,504 16,562 15,547 13,306 15,861 Unknown 15,759 16,022 16,023 16,022 Percent low-wage employees 50% or more low-wage 12,389 12,635 13,296 14,562 11,815 11,198 13,221	75% or more	15,652	15,308	14,813	14,242	16,231	16,613	14,732	16,153
Has union employees 15,504 16,562 15,547 13,306 15,861 Unknown 15,759 16,022 Percent low-wage employees 50% or more low-wage 12,389 12,635 13,296 14,562 11,815 11,198 13,221	Union presence								
Has union employees 15,504 16,562 15,547 13,306 15,861 Unknown 15,759 16,022 Percent low-wage employees 50% or more low-wage 12,389 12,635 13,296 14,562 11,815 11,198 13,221	No union employees	15,592	15,310	15,069	14,242	16,179	17,287	14,868	16,150
Unknown 15,759 16,023 16,023 Percent low-wage employees 50% or more low-wage 12,389 12,635 13,296 14,562 11,815 11,198 13,221		,				,	,	,	,
50% or more low-wage 12,389 12,635 13,296 14,562 11,815 11,198 13,221		,					,		,
50% or more low-wage 12,389 12,635 13,296 14,562 11,815 11,198 13,221	Percent low-wage employees								
		12,389	12,635		13,296	14,562	11,815	11,198	13,221
	· ·	15,995	15,594	15,650	14,446	16,425		15,251	16,396

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

⁻⁻ Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.1.c(2014) Standard error for average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2014

Characteristics	Total	Less than	10-24	25-99	100-999	1000 or	Less than	50 or more
		10 employees	employees	employees	employees	more employees	50 employees	employees
United States	342.56	770.37	810.17	476.19	956.50	595.89	438.94	467.04
Industry group **								
Agric., fish., forest.								
Mining and manufacturing	688.57			1,268.32	1,513.17	716.39	1,508.19	724.33
Construction	908.27			1,189.25			898.51	1,502.96
Utilities and transp.	902.90							
Wholesale trade	1,372.17					813.15	1,361.85	1,568.37
Fin. svs. and real estate	575.03			1,112.58	786.13	435.27	1,076.34	666.41
Retail trade	837.19					1,664.82	1,473.09	723.75
Professional services	646.04	1,546.55	793.41	761.19	1,658.12	746.66	694.38	892.17
Other services	741.45	1,872.06	1,261.28	958.95	990.96	1,293.75	916.28	1,017.46
Ownership								
For profit, incorporated	425.52	937.37	927.99	562.30	1,306.44	712.86	526.45	584.79
For profit, unincorporated	571.36	1,472.09	831.20	1,088.11	770.83	1,317.62	770.99	777.45
Nonprofit	453.56	1,299.17		853.24	706.17	862.74	811.48	521.85
Age of firm								
Less than 5 years	941.49						1,031.63	
5-9 years	762.58	1,285.23	2,061.93	890.03			1,018.05	689.24
10-19 years	721.68	1,343.69	1,104.07	1,236.69	776.51	2,078.50	768.17	1,392.03
20 or more years	431.97	1,187.42	934.37	522.69	1,202.65	629.40	600.83	541.15
Multi/single status								
2 or more locations	451.69			770.55	837.78	610.51	1,827.66	464.47
1 location only	449.72	762.45	813.62	537.40	1,718.88		449.96	971.20
Percent full-time employees								
Less than 25%	1,053.75							969.82
25-49 %	1,017.93				2,483.51	1,741.84	1,242.77	1,449.08
50-74 %	870.78	2,141.36		567.09	809.46	2,473.72	1,197.80	1,141.50
75% or more	382.85	911.69	877.04	530.48	1,101.73	613.76	493.53	518.02
Union presence								
No union employees	372.89	811.13	808.22	502.05	1,091.57	504.71	459.41	560.75
Has union employees	1,061.70				1,328.66	1,519.51	1,703.35	1,162.23
Unknown	804.83					823.33		822.47
Percent low-wage employees								
50% or more low-wage	943.24	2,071.14		1,983.36	1,243.92	1,724.53	1,505.60	1,153.99
Less than 50% low-wage	355.27	800.80	657.92	491.67	1,063.83	584.47	408.91	497.58

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

⁻⁻ Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.